

## ABSTRACT

A point service utilizing system, a method of utilizing a point service, and a navigation apparatus are provided that enable obtaining the point service effectively in the usage of a vehicle.

An information center, when searching for facilities that offer point services corresponding to the cumulative number of points obtained, reads the cumulative number of points obtained by a user based on the user's membership information included in a search request transmitted from a vehicle, and then searches for facilities the point services of which are available to the user according to this cumulative number of points. This search result is transmitted to and displayed in a navigation apparatus mounted in the vehicle. The navigation apparatus can perform detailed display processing of a facility included in the search result, route search processing with this facility set as a destination, and route guidance.